

10026104-122101

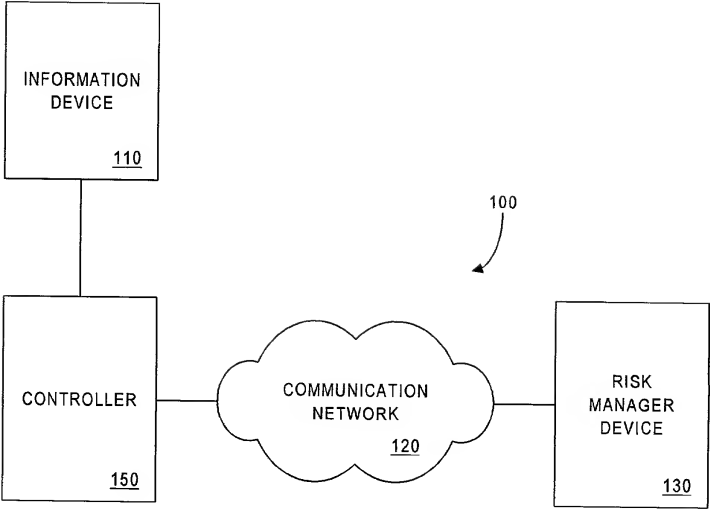


FIG. 1

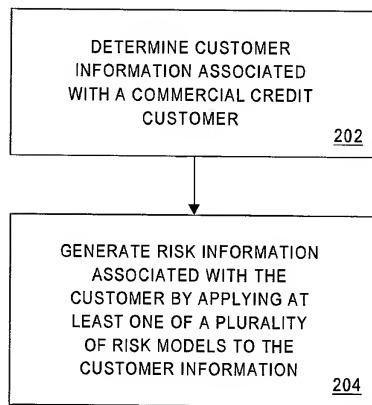


FIG. 2

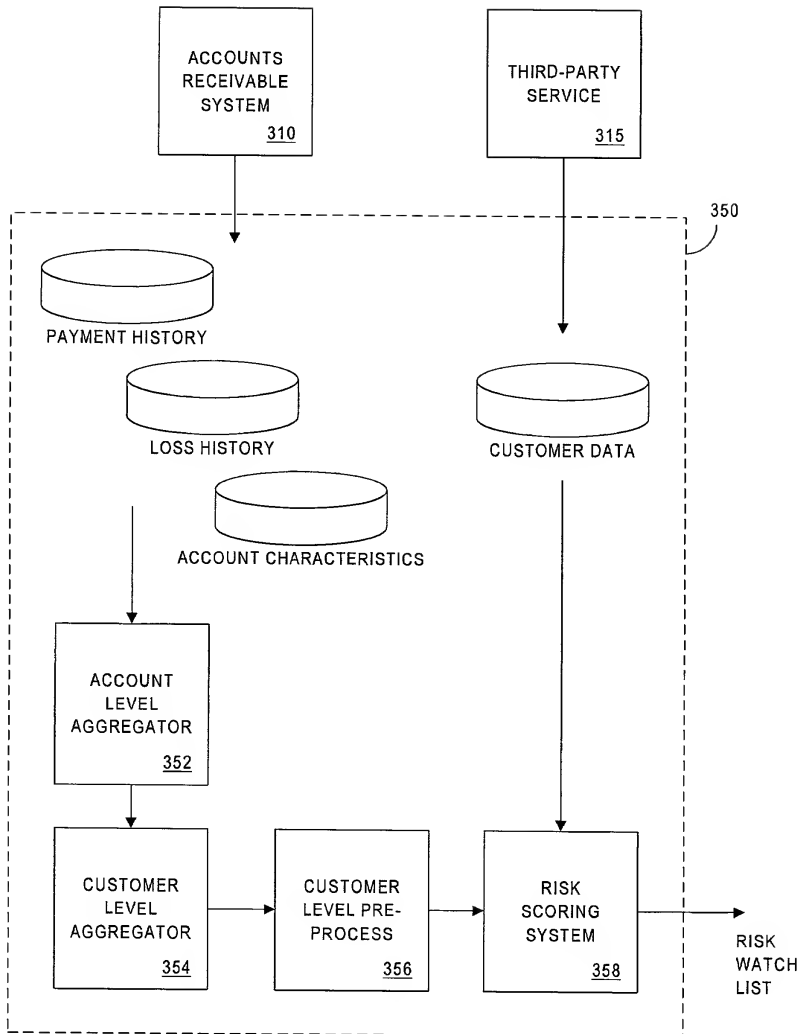


FIG. 3

10026104-132101

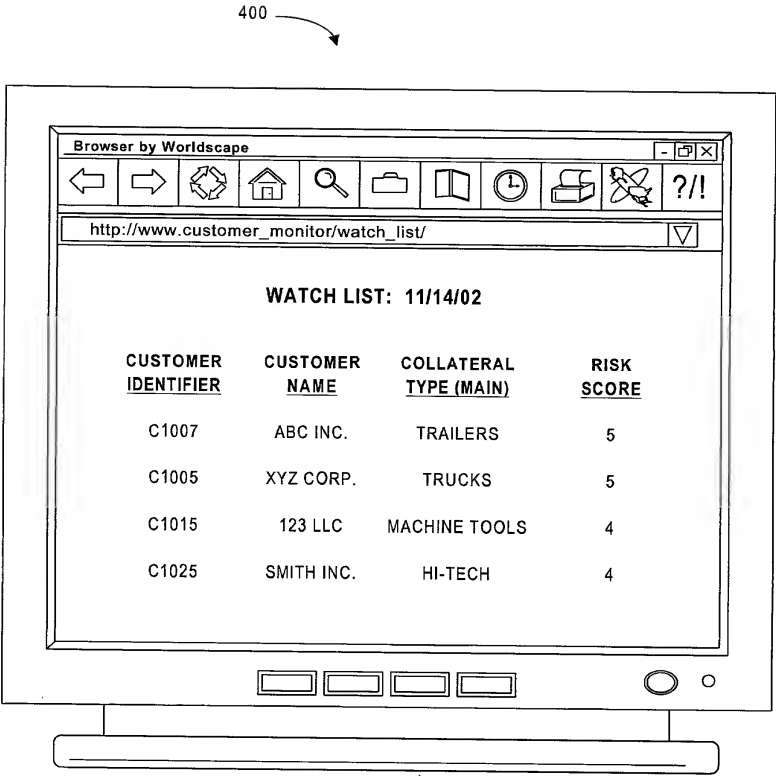


FIG. 4

10025104 122104

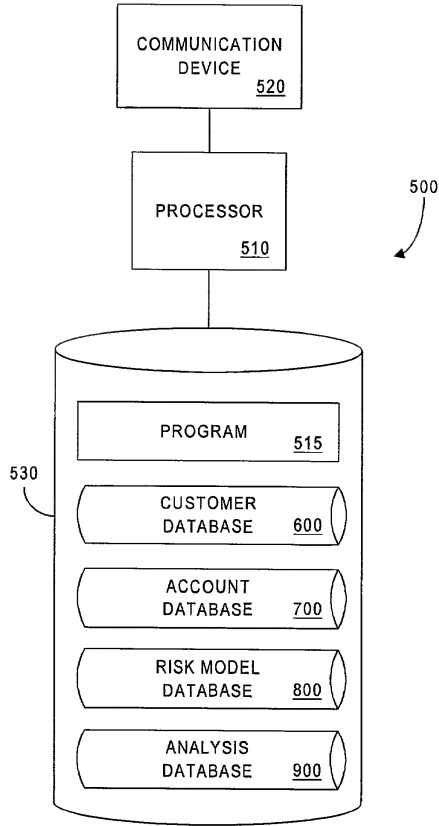


FIG. 5

10026104.122101

600

CUSTOMER IDENTIFIER 602	CUSTOMER NAME 604	COLLATERAL TYPE (MAIN) 606	GEOGRAPHIC REGION 608
C1001	JONES INC.	TRAILERS	NORTH WEST
C1002	AAA TRAILERS	TRAILERS	SOUTH EAST
C1003	NATIONAL TRUCKS	TRUCKS	MID WEST
C1004	WHITE & SONS	MACHINE TOOLS	NORTH EAST
C1005	XYZ CORP.	TRUCKS	NORTH WEST

FIG. 6

10026101-122101

700



ACCOUNT IDENTIFIER <u>702</u>	CUSTOMER IDENTIFIER <u>704</u>	AMOUNT OUTSTANDING <u>706</u>	PAYMENT STATUS <u>708</u>
A1001-01	C1001	\$15,000	CURRENT
A1001-02	C1001	\$2,750	15 DAYS LATE
A1002-01	C1002	\$25,000	CURRENT
A1005-01	C1005	\$10,500	60 DAYS LATE
A1005-02	C1005	\$1,250	90 DAYS LATE

FIG. 7

10025104-122101

800



RISK MODEL IDENTIFIER 802	CHARACTERISTICS 804	CONDITIONS 806
R1001	FORMULA_01	IF TOTAL AMOUNT OUTSTANDING > \$15,000 AND LATEST PAYMENT STATUS ≤ 20 DAYS
R1002	PROGRAM_02.EXE	IF TOTAL AMOUNT OUTSTANDING ≤ \$15,000 AND LATEST PAYMENT STATUS ≤ 20 DAYS
R1003	STRATEGY PATH_03	IF TOTAL AMOUNT OUTSTANDING > \$15,000 AND LATEST PAYMENT STATUS > 20 DAYS
R1004	WEIGHTED AVERAGE_04	IF TOTAL AMOUNT OUTSTANDING ≤ \$15,000 AND LATEST PAYMENT STATUS > 20 DAYS

FIG. 8

FIG. 9

900

CUSTOMER IDENTIFIER 902	RISK MODEL IDENTIFIER 904	RISK SCORE 906	WATCH LIST INDICATION 908
C1001	R1001	2	NO
C1002	R1001	1	NO
C1003	R1002	3	NO
C1004	R1001	3	NO
C1005	R1004	5	YES

FIG. 9

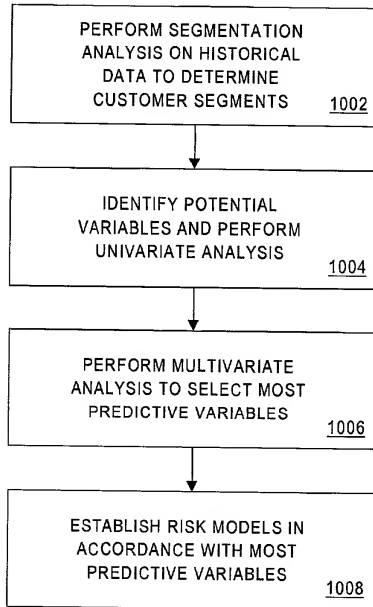


FIG. 10

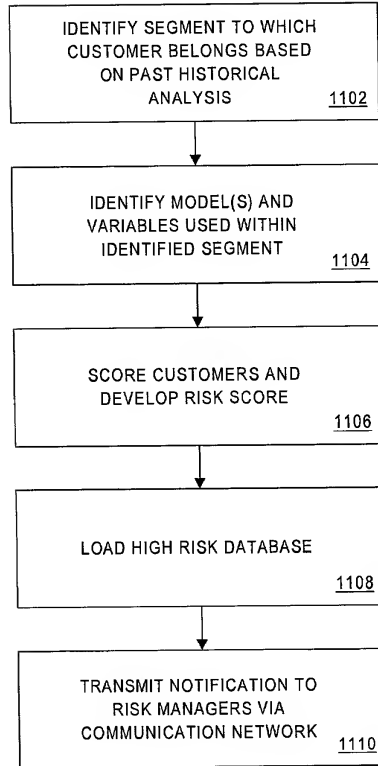


FIG. 11